

## Proposed NU Business Name: **S .M. MOBIL**



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Chagal naiya,feni

Project verified by: Susanto kumar bisshas



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD OMOR FARUK MOJUMDER</b>
Age	:	01/01/1983( 34Years)
Education, till to date	:	S S C
Marital status	:	married
Children	:	02 Son 1 Daughter
No. of siblings:	:	05 Brother 3 Sisters
Address	:	Vill:Matia goda, P.O: Chadgazi P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>PEARA BEGUM</b>
(iii) Father's name	:	<b>MD ABUL KASHEM MOJUMDER</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 38/(Female), Member ID:6361/1, Group No: 08 Member since: 05-03-2007 (10 Years) First loan: BDT 5,000/- Existing loan: BDT 30,000/- Outstanding loan: BDT 8000/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	17 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-090009
Mother's Contact No.	:	01871-121212
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PEARA BEGUM** joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

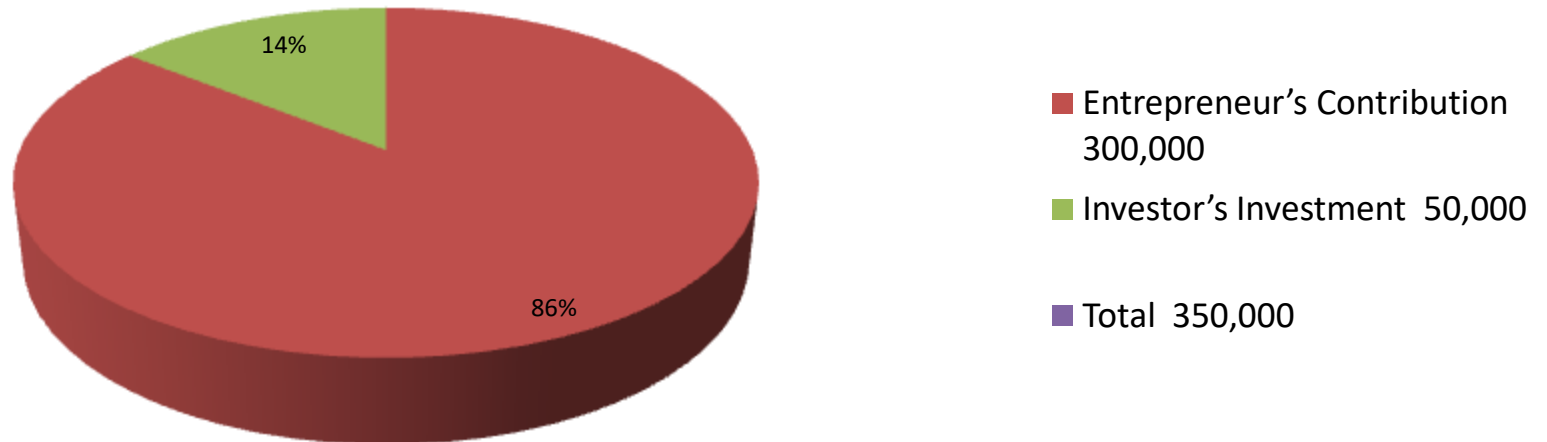
Business Name	:	<b>MD OMOR FARUK MOJUMDER</b>
Location	:	Chadgazi bot tola Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 300,000/- (from existing business) 86% Required Investment BDT,50,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15 ft. = 150 square ft
Security of the shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Bkash ,Roket,Sure cash,battery,charger,etc</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. No employee.</li><li>▪He is doing his business in Renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Bkash ,Roket,Sure cash,battery,charger,etc	2800	84000	1008000
	0	0	0
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Bkash ,Roket,Sure cash,battery,charger,etc	2240	67200	806400
<b>Total Variable Expense</b>	<b>2240</b>	<b>67200</b>	<b>806400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16800</b>	<b>201600</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		300	3600
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff) 1		4000	48000
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>12500</b>	<b>150000</b>
<b>Net Profit (E)= [C-D]</b>		<b>4300</b>	<b>51600</b>

### Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
bKash			100,000			20,000	120,000
Roket			10,000			10,000	20,000
Sure cash			10,000			10,000	20,000
Battery			10,000			10,000	20,000
Charger			5,000			0	5,000
Mobil			15,000			0	15,000
Flexi load			40,000			0	40,000
all sim			10,000			0	10,000
security			100,000			0	100,000
0			0			0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>300,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>350,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Bkash ,Roket,Sure cash,battery,charger,etc	3300	99000	1188000	1247400	1309770
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3300</b>	<b>99000</b>	<b>1188000</b>	<b>1247400</b>	<b>1309770</b>
<b>Less Variable Expense (B)</b>					
Bkash ,Roket,Sure cash,battery,charger,etc	2640	79200	950400	997920	1047816
<b>Total Variable Expense</b>	<b>2640</b>	<b>79200</b>	<b>950400</b>	<b>997920</b>	<b>1047816</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>660</b>	<b>19800</b>	<b>237600</b>	<b>249480</b>	<b>261954</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		300	3600	3900	4200
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>12500</b>	<b>146400</b>	<b>147040</b>	<b>147692</b>
<b>Net Profit (E)= [C-D]</b>		<b>7300</b>	<b>87600</b>	<b>91980</b>	<b>96579</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	87,600	91980	96579
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67600	139580
	<b>Total Cash Inflow</b>	<b>137,600</b>	<b>159,580</b>	<b>236,159</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>67,600</b>	<b>139,580</b>	<b>216,159</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Chadgazi bot toli Bazar,  
Chagalnaiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







আবাহিল

airtel

স্বতন্ত্র সার্ভিস সেন্টার

ROCKET  
ব্র্যান্ড

ইন্টারনেট ফ্রি  
Top-up &  
সেবাসহ সবচেয়ে ভাল  
করুন

৯৭  
৩০০  
০০

কনারকে ও  
আপনার পছন্দ

